



«Dynamise les entreprises sénégalaises»

FOURTH ANNUAL IMPLEMENTATION PLAN

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PRIVATE SECTOR STRATEGIC OBJECTIVE (SO1)



SUBMITTED BY: CHEMONICS INTERNATIONAL
DYNAENTREPRISES PROJECT



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ACRONYMS

ACEP	<i>Alliance de Crédit et d'Epargne pour la Production</i>
ACRA	<i>Association de Coopératives rurales en Afrique et en Amérique Latine</i>
APIMEC	<i>Association Professionnelle des Institutions Mutualistes ou Coopérative d'Epargne et de Crédit au Sénégal</i>
ARAN	<i>Associations rurales des Agriculteurs de Notto</i>
ARLS	<i>Associations Rurales de Lutte contre le Sida</i>
ASESCAW	<i>Association Socio-Educative et Culturelle des Agriculteurs du Walo</i>
AT/CPEC	<i>Assistance Technique aux Caisses Populaires et d'Epargne et du Crédit</i>
BNSTP	<i>Bourse Nationale de Sous-Traitance et de Partenariat du Sénégal</i>
BOA	Basic Ordering Agreement
CAMPC	<i>Centre Africain de Management et Perfectionnement des Cadres</i>
CAPAF	<i>Programme de Renforcement des Capacités des IMF en Afrique Francophone</i>
CCBM/EBI	<i>Comptoir Commerciale Bara Mboup - Espace Bureautique Informatique</i>
CESAG	<i>Centre d'Etudes Supérieures en Gestion</i>
CETF	<i>Centre d'Enseignement Technique Féminine</i>
CGAP	<i>Groupe Consultatif d'Assistance aux Plus Pauvres</i>
CIPE	Center for International Private Enterprise
CLIN	Contract Line Item
CMS	<i>Crédit Mutuelle du Sénégal</i>
COCOGES	<i>Collectif des Femmes Commerçantes du Groupement Economique Sénégalais</i>
COFDEC	<i>Collectif des Femmes pour le Développement de l'Epargne et du Crédit</i>
CONACAP	<i>Conseil National pour la Promotion et le Développement des Caisses Populaires</i>
CREC	<i>Caisses Rurales d'Epargne et de Crédit</i>
CSE	<i>Centre de Suivi Ecologique</i>
CTC	Community Training Centers – Peace Corps

DID	<i>Développement International Desjardins</i>
ECI	Edelman Communications International
ENDA	<i>Environnement Développement en Afrique</i>
FDEA	<i>Femme Développement Entreprise en Afrique</i>
FEMUNI	<i>Association des Femmes de la Cité des Nations Unies</i>
FIARA	<i>Foire Internationale de l'Agriculture et des Ressources Animales</i>
FNGPF	<i>Fédération Nationale des Groupements de Promotion Féminine</i>
FNPJ	<i>Fonds National de Promotion de la Jeunesse</i>
GERME	<i>Gérer Mieux Votre Entreprise</i>
GIE	<i>Groupement d'Intérêt Economique</i>
GOS	Government of Senegal
GRAMC	<i>Groupe de Recherches et d'Actions avec les Minorités Culturelles</i>
GTN	Global Technology Network
IBI	International Business Initiatives
ILO	International Labor Organization
INTER-CREC	<i>Entre les Caisses Rurales d'Epargne et de Crédit</i>
IPD-AOS	<i>Institut Pour le Développement / Afrique de l'Ouest Sahel</i>
ISPEC	<i>Institut Supérieur Panafricain d'Economie Coopérative</i>
IT	Information Technology
ITA	<i>Institut de Technologie Alimentaire</i>
KIR	Key Intermediate Result
LOP	Life of Project
MCEG NAFA	<i>Mutuelle de Crédit et d'Epargne et de Garantie</i> (Nafa is “billfold” in Wolof)
MEAC	Monitoring, Evaluation, Analysis and Communication
MEC FADEC	<i>Mutuelle d'Epargne et de Crédit de la Fédération des associations Développement Communautaire</i>
MECFAM	<i>Mutuelle des Femmes du Mouvement Acapes</i>

PAEP	<i>Programme d'Appui à l'Entrepreneuriat Paysan</i>
PAIDWAS	Panafrican Institute for Development / West Africa Sahel (IPD-AOS)
PAMECAS	<i>L'Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Crédit</i>
PAMEF	<i>Programme d'Appui à la Mobilisation de l'Epargne dans la Francophonie</i>
PMC	Performance Management Consulting
PMP	Performance Monitoring Plan
PPMEH	<i>Projet de Promotion des Petites et Moyennes Entreprises Horticoles</i>
PROFEMU	<i>Programme des Femmes en Milieu Urbain</i>
RECEC	<i>Réseau des Caisses d'Epargne et du Crédit des Femmes de Dakar</i>
REMIX	<i>Réseau d'Etudes et d'Informations pour la Minimalisation des Risques d'Exploitations</i>
RESIG	<i>Réseau Sénégalais d'Institutions GERME</i>
RTT	Results Tracking Table
SEAD	Small Economic Activities Development
SMI	Savings Mobilization and Investment
SO	Strategic Objective
TDC	<i>Technologie Développement Consultance</i>
UFC	Union des Femmes Commerçantes
UMEC	<i>Union des Mutuelles d'Epargne et de Crédit - Sédhiou</i>
UMECU	<i>Union des Mutuelles d'Epargne et de Crédit d'UNACOIS</i>
UM PAMECAS	<i>Union des Mutuelles du Partenariat pour la Mobilisation de l'Epargne et du Crédit</i>
UNACOIS	<i>Union Nationale des Commerçants et Industriels du Sénégal</i>
UNACOIS-DEF	<i>Union Nationale des Commerçants et Industriels du Sénégal – Développement-Economie-Finances</i>
UNAFIBS	<i>Union Nationale des Acteurs de la Filière Banane Sénégalaise</i>
USAID	United States Agency for International Development
USU	Umbrella Support Unit

I. Introduction & Executive Summary

After reaching the project mid-point during FY 2002 the DynaEntreprises Sénégalaises (Dyna) project (USAID Contract # 685-C-00-00-00002-00) will shift focus. The previous three years of the project sought broad dissemination of project principles and activities throughout the private sector. With two years remaining Dyna will now shift to more focused activities with the partners and clients identified during this earlier stage of the project. The catchphrase for this shift in project focus is “depth over breadth.” The change of project focus is not a repudiation of the previous three years but a recognition that the broad dissemination phase of the project has come to a natural end.

The Dyna Administrative team will deepen its activities in FY 2003 by subcontracting creation of an online project information management system to provide near real-time data on the more than 300 local subcontracts let since Dyna began. With scheduled closure in 2004, FY 2003 will be the last fully technical workplan submitted by the project and FY 2004 will include systematic closure of field offices installed over the first two years. The Dyna Administrative team will begin the process of orderly field office closure in late FY 2003 with the Dyna Tambacounda office. This team will have significant work to inventory all project procured equipment for both Dyna and its clients, particularly among microfinance institutions.

The Dyna Business Development Services (BDS) team will deepen its activities by focusing efforts on specific economic subsectors segmented by their respective level of market development. The identified subsectors targeted for continued assistance for the remainder of the project are banana, dairy, vetiver, market gardens, fishing, poultry, neem, cashew and the cyber sector. While new opportunities will not be totally ignored, the bulk of project activities will focus on these areas. The Dyna BDS team will continue technical assistance to selected private sector professional associations (PA) while also producing both informational events (e.g., Business Forums, TechnoFaires, Restitution Days, etc.) and products (e.g., CD-ROMs, Internet Passport, Entrepreneur Annual Planner, etc.).

The Dyna Microfinance Team used a similar market segmentation approach to focus and deepen activities planned for FY 2003 and beyond. The team segmented the microfinance market in Senegal into 5 categories based upon level of network development and selected performance criteria within Microfinance Institutions (MFI). Assistance packages and specific clients within each segment were identified among the existing Dyna MFI client base. While new entrants to the portfolio will be entertained, they will no longer be a team objective. This focus change is manifest through the decision to no longer promote Information Days to attract new clients.

Finally, in concert with the focus on deepening Dyna's assistance over enlarging its grasp, greater emphasis throughout the remainder of the project will be given to Monitoring, Evaluation, Analysis and Communication (MEAC). The Dyna MEAC team will capture lessons learned and publish results to inform Dyna, partners, clients and stakeholders of what works and what needs adjustment. Tools for capturing the information embodied in project staff, partners and clients include case studies, evaluations, information notes, and an online database.

II. Annual Workplan - Administration – FY 2003

The priority areas for the Dyna Administrative team were determined during the annual retreat held in 2002 from 03 to 06 September. The overall Fiscal Year 2003 (FY 2003) goal for both technical and administrative teams within Dyna is to deepen existing support. The Administrative team will play a key role in achieving this deepening of assistance throughout the remainder of the project. Four major activity areas were identified during the retreat consisting of (1) communication, (2) coordination, (3) contracting and (4) human resources.

A. Communication

A major point raised during the retreat between Administrative and Technical staff was the need to minimize the time required for the Administration to process requests. Periodic reminders will be implemented to improve processing of travel and vehicle requests. New staff recruitments are also expected in FY 2003 and these will require procurement of the necessary office equipment to assure staff productivity.

Taking a cue from the Technical Teams, the Administrative Team will organize semi-regular in-house retreats to improve communication among DynaDakar and the four regional offices. These retreats were not implemented last year, contrary to the Technical Teams, because Administrative Team retreats had a negative impact on the regular functioning of all the offices. However, better planning with pre-announced dates the Administrative Team will organize periodic retreats in FY 2003 with a minimum of disruption to regular activities. A similar concern to improve inter-office communication led to the commitment by the DynaDakar Administrative Team to make quarterly visits to each regional office for training and follow-up.

The Wide Area Network (WAN) installed in FY 2002 greatly increased communication among the five Dyna offices but it can be used more extensively. While e-mail, file sharing, chat and distance printing are regularly used, Voice over IP will require minimal equipment procurement.

B. Coordination

The Administrative Team will send a representative to each of the quarterly technical team retreats to improve information dissemination and coordination. The representative will also provide a primary administrative contact for the technical teams to address administrative questions and procedures. Since the periodic technical retreats are frequently held in the regions, the regional administrator hosting the in-house retreat will also attend.

After passing the mid-term of the project and given the rapid growth of offices and personnel, the Administrative Team will contract an external review of Dyna administrative procedures during the first quarter of FY 2003. The external consultant will work with Dyna staff to produce a revised Administrative Manual in full conformity with Chemonics and USAID procedures. The revised manual will make procedures more efficient and transparent to serve the project until closure.

Due to the overall Dyna focus for FY 2003 to “deepen” assistance to existing partners and clients, the Administrative Team envisions increased procurements, particularly for Microfinance clients. The Administrative Team will thus have a major activity in inventory management and oversight in FY 2003 throughout Senegal. In August 2004, Dyna will begin the close-out of the first regional office (Tambacounda). A full, inventoried closure is targeted for the end of September in preparation of completing all technical activities the following fiscal year.

C. Contracts

Reflecting the Dyna outsourcing to local service providers approach, the Dyna Contracts Division has produced over 300 local subcontracts since the beginning of the project. An intern will be recruited for the Contracts Division to further improve the management and follow-up of this significant workload in collaboration with the Technical Teams. A contracting schedule will be implemented with a monthly deadline date for new contracts of the 15th of each month to reduce the backlog of contracts and improve monthly disbursement by the Accounting Division. The Contracts Division will be intimately involved in the creation of the on-line, database driven, Dyna intranet to be implemented by Edelman Communications International (ECI).

D. Human Resources

In addition to regular responsibilities for contracting with consultants, Dyna employees and interns, the Human Resources Division also coordinates Dyna performance evaluations. Human Resources will also be responsible for oversight of the in-house English training program as well as the training in the optimal use of the Dyna WAN.

III. Annual Work Plan - BDS - FY 2003

During the fourth project year Business Development Services (BDS) will deepen its activities in areas in which the team has developed significant experience and where measurable impact has been noted. In general, BDS will continue promoting activities that encourage the development of both the supply and demand aspects of the service sector and consulting business markets in areas outside of Dakar. The team will deepen its actions by focusing efforts on the most dynamic partners and clients classed within three principal private sector entities common to decentralized areas:

- Professional Associations
- Service Providers
- Enterprises and Business Groups

To successfully assist these three targeted entities, the BDS work plan will revolve around activities designed to overcome three strategic challenges:

1. **Strategic Challenge #1:** Improve the level of representation and the quality of services received by members of Professional Associations (PA) by creating a dynamic towards self-creation of Federations with accountable members;
2. **Strategic Challenge #2:** Encourage the emergence and development of quality consulting services in the decentralized regions with focus on assisting targeted sub-sectors with high potential;
3. **Strategic Challenge #3:** Improve the competitiveness of Small and Medium Enterprises (SME) and increase market demand for consulting services through special events, rural radio, sub-sector studies and training.

A. Activities Targeting PAs

Over the past two years, Dyna BDS initiated a technical assistance program that provided a census of Professional Associations (PAs) in project targeted geographic areas. Dyna continued by assisting the most dynamic PAs to produce action plans that responded to member needs to reinforce the latter's adherence to the association; the only measuring stick of an effective business association. This initiative has incited several PAs to begin a process of federation (i.e., an association of PAs) to become more representative of member interests.

FY 2003 will continue this process of auto-federation with the most dynamic PAs which have the necessary resources to play a facilitation role of bringing supply and demand together in their geographic areas of operation. In addition to this "auto-federation" process, the Dyna BDS team will improve the operations of individual PAs to develop members' entrepreneurial awareness through specialized training.

Particular attention will be paid to high potential sub-sectors through Partnership Agreements with other projects that operate in the same geographic areas as Dyna. Other Dyna BDS activities will continue to focus on facilitating workshops on BDS market awareness, training

on “market contracts,” and market requirements studies to inform awareness campaigns aimed at AP members to become more demand-driven.

B. Activities Targeting the Development of Service Providers

The Dyna operating credo of “learning by doing” has supported the emergence of consulting firms in decentralized zones. This principal has allowed Dyna to link Professional Associations and consulting firms by acting as a facilitator, or broker, bringing supply and demand together principally through sub-sector studies and training events. The Dyna sub-sector strategy permits service providers to increase their direct investment in selected sub-sectors while Dyna focuses on generic training and technical capacity building.

Our FY 2003 assistance will be directed to three sub-sector groups :

- Sub-sectors for which service providers presently play an important strengthening role:
Banana Dairy Vetiver Market Gardens
- Sub-sectors for which service providers play a role but which are not yet sufficiently developed to function on a commercial market basis:
Fishing Poultry Neem
- Sub-sectors for which service providers could play a more important role but which needs assistance :
Cashew Cyber

Some specific BDS activities foreseen for FY 2003 include an Operations Manual for Banana Producers, a Manual for Market Gardeners, other sub-sector specific management tools, Sub-sector Awareness Events, and training targeted to consulting firms.

C. Activities Targeting Entrepreneurs

BDS will continue to organize one or two events each quarter that bring together both the buyers (demand) and sellers (supply) of goods and services. A fourth edition of the TechnoFoire is planned for Thies before the end of FY 2003. The BDS Team and its partners will also produce and publish a second edition of the Entrepreneur's Annual Planner, additional informational CD ROMs and other demand-driven publications. All these products and events will serve to help both new investors as well business managers.

Another BDS project activity that has become more and more important is assistance to information dissemination. Rural radio stations have become effective tools for entrepreneurial information and training in both peri-urban and rural areas. Following Dyna sponsored assistance, rural radios have begun to target entrepreneurs in decentralized zones with programming that shares best business practices and technical knowledge through listener participation programs. In FY 2003 BDS will facilitate useful information dissemination through web sites that expand knowledge of business opportunities in leading sectors as well as circulate general economic and commercial information for entrepreneurs.

IV. Annual Work Plan - MFI - FY 2003

The fiscal 2003 objective is to favor depth over breadth in Dyna activities particularly among the existing 43 Dyna microfinance clients. To further this objective, the Dyna MF team will no longer host Information Days to attract new, mostly small-scale entrants among the *Groupements d'Epargne et de Crédit (GEC)* and *Mutuelle d'Epargne et de Crédit (MEC)*. Dyna will not completely renounce new entrants into its assistance portfolio by providing an opportunity for non-client MFIs to submit requests for approval. However, the focus will change for the remainder of the project to existing clients, particularly networks, over finding new small-scale clients to assist.

A. Depth Over Breadth

“Deepening” intervention efforts within the Dyna MF Team involves accompanying existing Microfinance Institutions (MFIs) as they strive to achieve a new vision of themselves characterized by good governance, profitability, and sustainability. In practice, Dyna MF activities will :

- Promote strengthening and professionalization through the promulgation of best practices within MFI technical, institutional and financial plans
- Provide complementary and complete assistance packages to the MF sector
- Implement systems within client MFIs to assure post-project adoption of changes brought about through Dyna’s assistance
- Support mutual support mechanisms and exchanges between MFIs
- Contribute to decreased financial risk within the sector by assisting the creation of a MF Credit Bureau

B. Market Segmentation

In FY 2003 the MF department will focus on activities that “deepen” assistance to existing MFIs to consolidate gains and promote sustainability. This depth of assistance will permit the weaker MFIs within Dyna’s existing portfolio to benefit from focused efforts to close the quality gap between themselves and their strongest competitors. This process should allow the younger, more financially vulnerable institutions to become sustainable provided they master more professional management practices.

To implement a depth approach on a broad sector level the Dyna MF segmented the MF market in Senegal into five (5) separate groups of MFIs based upon their networking status and performance criteria. These market segments are presented in the tables below and are organized within the following 5 categories :

1. Recognized Networks
2. Networks Under Consolidation
3. Networks Under Construction
4. Emerging Networks
5. Isolated MECs and GECs

1. Segment #1: Recognized Networks

Structures	Performance Criteria
<ul style="list-style-type: none"> • ACEP • PAMECAS • CMS 	<ul style="list-style-type: none"> • Coordination, control and effective training exhibited (at least 1 inspection/year, 1 control/month) • Anonymous branch operations; progressive contribution by branches to the financing of federation headquarters • Good governance • Existence and application of appropriate management procedures and financial control • Progressive movement towards full cost recovery (>75%) • Surveillance system in place to reduce risk • Audits regularly conducted

2. Segment #2 : Networks Under Consolidation

Structures	Critères de Performances
<ul style="list-style-type: none"> • UMEC 	<ul style="list-style-type: none"> • Network legally recognized • Federated structure in place (technicians & elected organs) • Effective management systems and control procedures in place, harmonized across the network and adhered to • On the path to financial profitability and self-sufficiency (source: financial ratios) • Financial statements consolidated and certifiable • Demonstrated capacity to manage credit funds and/or member savings • Shared cash liquidity management

3. Segment #3 : Networks Under Construction

Structures	Performance Criteria
<ul style="list-style-type: none"> • UMECU • FDEA • RECEC 	<ul style="list-style-type: none"> • Existence of a Coordinating Structure working to create an effective Federation • Regular contributions by branch offices to support operating costs of the Coordinating Structure • Existence of information and management systems • Planning and management systems harmonized at the level of the branch offices • Procedures and management tools are harmonized and in place • Products and services clearly written and defined • Financial statements prepared on time • Application for full legal status in process • Business plan completed

4. Segment #4 : Emerging Networks

Structures		Performance Criteria
<ul style="list-style-type: none"> • ACRA • FNGPF • PPMEH • Inter-CREC • PROFEMU • CLEC • MEC FADEC 	<ul style="list-style-type: none"> • SECA • COCOGES • IMCEC / CCF • UFC • ARAN • ARLS 	<ul style="list-style-type: none"> • Possess clear motivation and vision (strategic reflection based on development plan) • Significant number of potential clients • General Assembly held before submission of financial statements • Willingness to harmonize existing management tools and supports

5. Segment #5 : *Isolated MECs & GECs*

Structures		Performance Criteria
<ul style="list-style-type: none"> • FEMUNI • COFDEC • NAFA • MECFEMZOP • GANDA • GEC LAW TAN • MECPROPEM • MEC EGAM • MEC WINROCK • MUPROEL • TINAARE 	<ul style="list-style-type: none"> • CAPEC JOOBASS • MFC • MECFAM • CMECAT • MEC KAYAR • KIN O POGUM • NDIMBALANTE • APROVAG • RAFEG • MERCAR ZIG • GEC UGPF • CAPEC SAM SA NGOR 	<ul style="list-style-type: none"> • Received legal Agreement or Recognition • Elected structures operate effectively • Branch office functional with physical location • Movement towards covering operating expenses with operating revenues • Staff available and positively motivated • Existence of management tools and supports • Able to attract strategic partnerships

C. Activities to Support Deepening

In FY 2003, Dyna's MF department will deepen its assistance to MFIs by :

1. Focusing on computerization
2. Issuing new Basic Ordering Agreements (BOAs)
3. Increasing the frequency of tripartite meetings between partners, clients and Dyna staff
4. Integrating new "Making Cents" modules into MFIs
5. Continue the third party training program with 75% subsidy

1. Computerization

Computerization has proven to be an important tool in the development of effective MFIs based upon :

- Increased growth in membership for computerized MFIs, which has become a marketing tool that stimulates greater confidence among clients in their credit union
- Increased transactions processing and improved service to clients; some MFIs, particularly those in highly populated peri-urban areas, can have as many as 200 transaction per day
- Increased transparency of the accounting and financial status of MFIs

Support will focus on :

- The headquarters offices of networked MFIs
- Qualified MFIs within all five (5) identified market segments. The decision to provide computerization will be based upon the financial capacity of the MFI to cover affiliated recurrent costs.

2. New Basic Ordering Agreements (BOAs)

In 2002 the MF department established and used three distinct BOAs focused on Training, Institutional Assessment, and Organization Development. These BOAs proved highly effective contracting tools to mobilize resources quickly and on a competitive basis to reinforce capacity within Dyna's MFI clients. In FY 2003, two new BOAs in Accounting and Marketing and Communication will deepen the level of assistance Dyna provides DFS institutions. A revised and expanded BOA for Organizational Development will also be introduced. These three new BOAs are described below :

1. *BOA Accounting* will establish a pool of service providers to deliver technical assistance to improve accounting and financial management systems in client MFIs. This work will lead to audit-certifiable MFIs.
2. *BOA Marketing & Communication* will help MFIs to increase membership and develop innovative and flexible demand-driven products in response to user demand. Improved MFI visibility and viability are the intended results.
3. *Expanded BOA Organizational Development* will concentrate on strategic planning & scanning, structure, conduct and performance of MFIs. Management information systems and organizational effectiveness, including the possibility of exchange visits among MFIs will be included in this BOA. MFI clients receiving assistance will better realize their potential to become productive organizations.

3. Tripartite Meetings

Tripartite meetings were initiated last year by the MF department to evaluate reports submitted by consulting firms working under different contracts. These meetings involve the MFI (client), the service provider (partner), and Dyna staff (facilitator-broker). These meetings greatly increased the exchange of information, analysis, and aided decision-making to overcome identified obstacles prior to the completion of the assistance package. This early intervention based upon feedback information provided for more effective activities because of mid-course corrections. Given their success with this format, the MF team will increase these three-way meetings in FY 2003 in collaboration with Dyna's Monitoring, Evaluation, Analysis and Communication (MEAC) department.

4. New Training Program from Making Cents

Two new training modules offered by "Making Cents" will be tested and, if found successful, will be rolled out to a wide audience of partners in 2003. These are "Assess It!" And "Plan It!"

1. *Assess It !* targets managers, Board and Credit Committees members who evaluate loan requests. This training aims to increase their capacity to evaluate funding proposals while respecting the objectives and the priorities of their institutions. The training will provide participants with the analytical methods to systematically evaluate entrepreneur traits and project quality.
2. *Plan It !* targets entrepreneurs and provides them training in the necessary elements to prepare a Business Plan (ex., feasibility study, budget, project preparation, etc.). Trainees will be MFI member entrepreneurs who prepare their Business Plans to submit to financing institutions for consideration. Each trainee will leave the training with a finalized plan and a better appreciation of the requirements of a successful business opportunity.

5. Additional Assistance Activities

As in previous years, the Dyna MF department will continue to support specialized training offered by third parties (ex., Naropa University, CAPAF, MicroSave, etc.) and other sector-relevant opportunities that address client, partner and staff needs. Selection criteria will depend upon an assessment that the activity will lead to positive and durable results with clients and partners willing to invest up to 25% of the cost for their participation.

V. Annual Work Plan - MEAC - FY 2003

After three years of innovative activities in both the Microfinance (MF) and Business Development Services (BDS) sectors the Dyna Project has garnered a rich source of knowledge and lessons-learned. Dyna is now in a position to document and capture these experiences to share with clients, partners and other interested parties. During FY 2003 the Monitoring, Evaluation, Analysis and Communication (MEAC) Division of Dyna will play an expanded role in the collection, evaluation, and communication of this experience to further contribute to the development of Senegal's private sector. MEAC believes that clients will be better served through DynaEntreprises' improved understanding of itself and its activities. MEAC will work closely with the Dyna technical teams to integrate MEAC interests into their on-going activities.

A. Case Studies

Case Studies were identified as a means to document and use the projects' lessons-learned while making them available to a wide audience on a long-term basis. Case Studies will be written that highlight a broad range of BDS and MF activities at the partner and client levels. Initial cases will be drafted by an expert well-versed in the production of Harvard Business School (HBS) style Teaching Cases. Once completed, these Cases will be available for broad distribution. A targeted user of these Cases will be the *Ecole Nationale d'Economie Appliquée* (ENEA) who plan to incorporate these teaching tools in its *Brevet de Technicien Supérieur – Microfinance* (BTS).

B. Evaluations

A series of evaluations involving BDS and MF department activities is planned during FY 2003. At Dyna evaluations are commissioned to provide project staff and others with more in-depth information to make better programming decisions to achieve desired project outcomes most efficiently. Evaluations will help the project to identify outcomes realized and provide information on what future actions to undertake. MEAC will work with the MF Team to evaluate five to ten Microfinance clients (institutions or networks) to whom Dyna has furnished assistance. Evaluations will also be conducted on BDS activities including studies on the GERME training, Tender Bid web site, Vetiver technology dissemination methods, and changes in the capacity and configuration of BDS consulting firms.

C. Tripartite Meetings

Tripartite meetings were initiated in FY 2002 and have proven to be an extremely valuable project activity. Both BDS and MFI teams held similar activities during the last fiscal year which will become more systematic in FY 2003. These meetings unite three parties to discuss project progress from the different perspectives involved in an outsourcing approach:

- Client (ex., MFI partner technicians and elected representatives)
- DynaEntreprise staff (technician in charge of the dossier and a MEAC member)

- Partner (ex., consulting firm providing training or technical assistance to the client)

These three-way meetings are organized after each follow-up activity as described in the consulting firm's Terms of Reference (TOR). The meetings are occasions to take stock of activities to-date, results obtained and obstacles faced. By soliciting feedback from all involved parties, corrective measures can be suggested and acted upon more quickly to ensure the desired outcomes are achieved.

D. Develop and Optimize Use of Online Database

Initial efforts to develop and implement a project-wide database were initiated in FY 2002 and will continue in FY 2003. MEAC will directly assist this effort largely implemented by external consultants. Dyna's Contracting and Human Resources divisions will be the first beneficiaries of the new database with contract management facilities to provide up-to-date information for all Dyna departments on their respective contracts and staff. A small feature is included to improve the filing and categorization of digital images and film that continue to be an important administrative and communication tool for Dyna.

The new database will permit MEAC to more easily capture and centralize information concerning performance indicators, partner files (e.g., locations, activities realized, etc.) and cross-references to partners, service providers as well as Dyna administration and technical departments. In addition, the database will store information on training participants, the training organization, type of training, and all other indicators required by TRAINET.

E. Communication

MEAC will continue to deepen its role as the primary producer of reports, evaluations, case studies and information notes to better inform Dyna staff, the donor, partners and clients of activities, outcomes and impacts. To further inform key stakeholders in the project, MEAC will continue the in-house digital videography program begun in FY 2002 to complement the written word with images and sound. MEAC will also be directly involved in the creation of the on-line Dyna database in web format during FY 2004 to allow interested parties to inform themselves in near real-time.

I. INTRODUCTION & EXECUTIVE SUMMARY

Après avoir atteint l'étape de mi-parcours de projet durant l'année fiscale 2003, le projet (Contrat USAID # 685-C-00-00-00002-00) DynaEntreprises (Dyna) procédera à une nouvelle focalisation de son action. Durant les trois premières années, le projet avait mis l'accent sur une large diffusion de ses principes et activités dans le secteur privé. Au seuil de ses deux dernières années, les activités seront focalisées sur les partenaires et clients identifiés durant l'étape préliminaire. Le maître mot de cette nouvelle orientation du projet sera « *la profondeur après l'ampleur* ». Cette nouvelle focalisation n'est pas une remise en cause des trois premières années mais une reconnaissance de la fin naturelle d'une phase de dissémination large.

L'équipe administrative de Dyna procédera à un renforcement de ses activités durant l'année fiscale 2003 en signant un contrat pour la création d'un système d'information de gestion en ligne avec des données quasiment en temps réel sur plus de 300 sous-contrats signés au Sénégal depuis le début de ses activités. Avec une clôture du projet programmée en 2004, l'année fiscale 2003 verra son dernier plan d'action entièrement porté sur les aspects technique et l'année fiscale 2004, la fermeture des bureaux régionaux installés durant les deux premières années. L'équipe administrative de Dyna démarrera le processus de fermeture des bureaux en fin 2003 avec Tamba. Les activités d'inventaire seront un des principaux objectifs de l'équipe pour les équipements de Dyna et ceux de leurs principaux partenaires, essentiellement les institutions de microfinance.

L'équipe Business Development Services (BDS) de Dyna approfondira ses activités en mettant l'accent sur des sous-secteurs économiques spécifiques déjà segmentés à travers leurs niveaux respectifs de développement de marché. L'assistance du projet se poursuivra sur les sous-secteurs ciblés que sont la banane, le lait, le bétail, le maraîchage, la pêche, l'aviculture, le neem, la noix de cajou et les cybers. Même si les nouvelles opportunités seront prises en compte, les activités du projet se concentreront dans ces domaines. L'équipe BDS de Dyna poursuivra son assistance technique à certaines associations professionnelles (AP) sélectionnées à travers le secteur privé, dans le même temps, continuera à organiser des rencontres d'information (ex : Business forum, Technofoire, Journées de restitution, etc.) et publiera des produits (ex : CD-ROM, Passeport Internet, Agenda de l'entrepreneur, etc.)

L'équipe microfinance de Dyna a utilisé une approche de segmentation du marché identique afin de se focaliser sur l'approfondissement des activités planifiées au delà de l'année fiscale 2003. L'équipe a segmenté le marché de la microfinance au Sénégal en 5 catégories sur la base du niveau de structuration en réseaux et de critères de performance précis à travers les institutions de microfinance. Une assistance multiforme et des clients spécifiques dans chaque segment ont été identifiés dans la base actuelle des clients microfinance de Dyna. De nouveaux arrivants dans le portefeuille seront toujours acceptés, mais ne constitueront plus l'objectif de l'équipe. Cette modification dans l'approche est confirmée par la décision prise de ne plus organiser de journée d'information pour attirer de nouveaux clients.

Finalement, cette nouvelle focalisation sur l'approfondissement de l'assistance fournie par Dyna au lieu d'élargir son champ d'action, nous poussera à mettre une emphase plus importante sur le **Monitoring, Evaluation, Analyse et Communication (MEAC)**. L'équipe MEAC de Dyna devra saisir les leçons tirées et publier les résultats afin d'informer Dyna, ses partenaires, clients et intervenants de ce travail et les ajustements nécessaires. Les outils de saisie de ces informations détenues par le personnel du projet,

ses partenaires et clients incluent des études de cas, évaluations, notes d'information et bases de données en ligne.

ANNEXES

ANNEX I Timeline Administration

ANNEX II Timeline Business Development

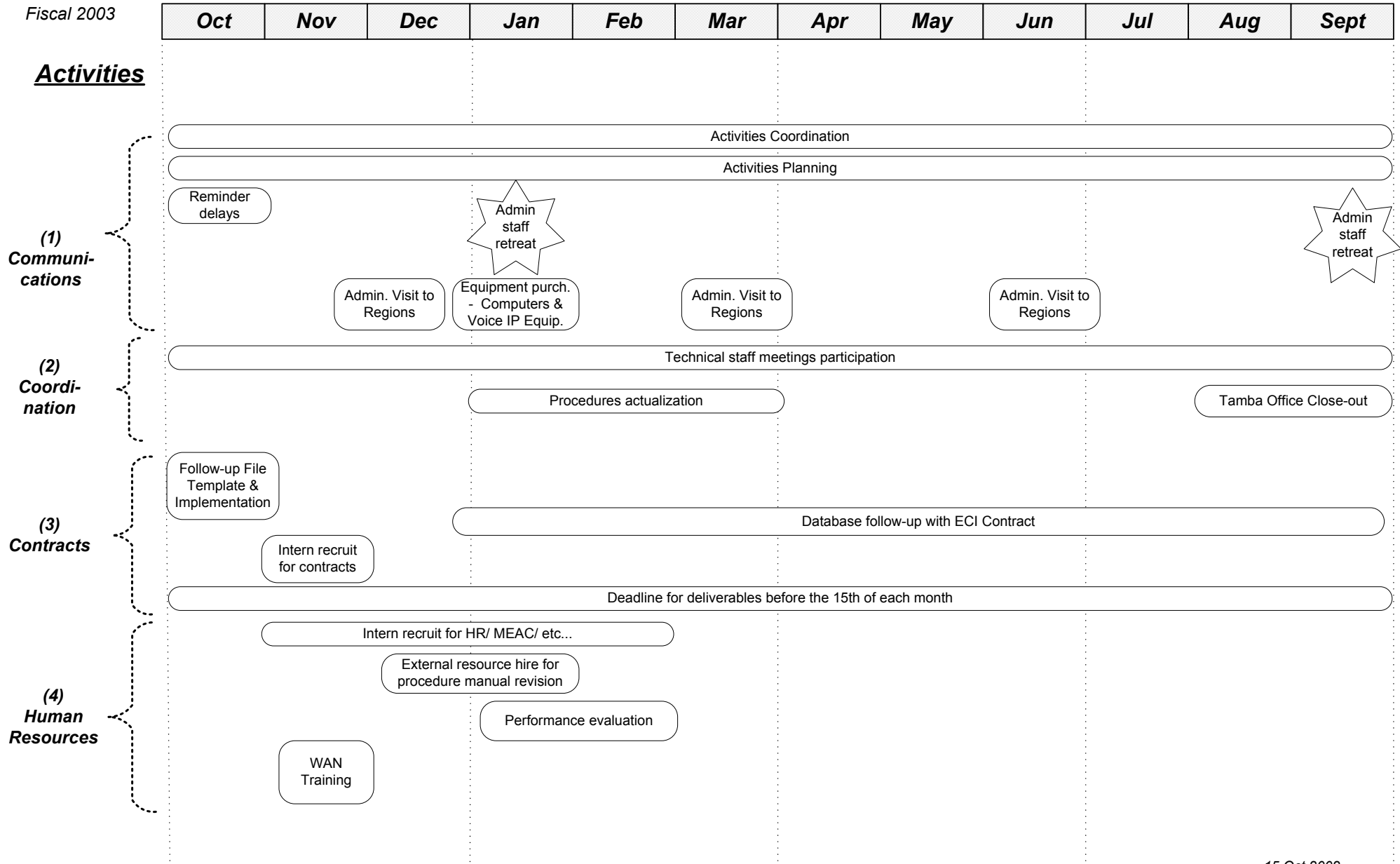
ANNEX III Timeline Microfinance

ANNEX IV Timeline Monitoring, Evaluation, Analysis and Communication

Administration (Timeline)

Strategic Challenge : Reinforce the existing

Fiscal 2003



15 Oct 2002

Business Development (Timeline #1)

Strategic Challenge #1 : Improve the representation and quality of services to members of Professional Associations (PA), especially Federations

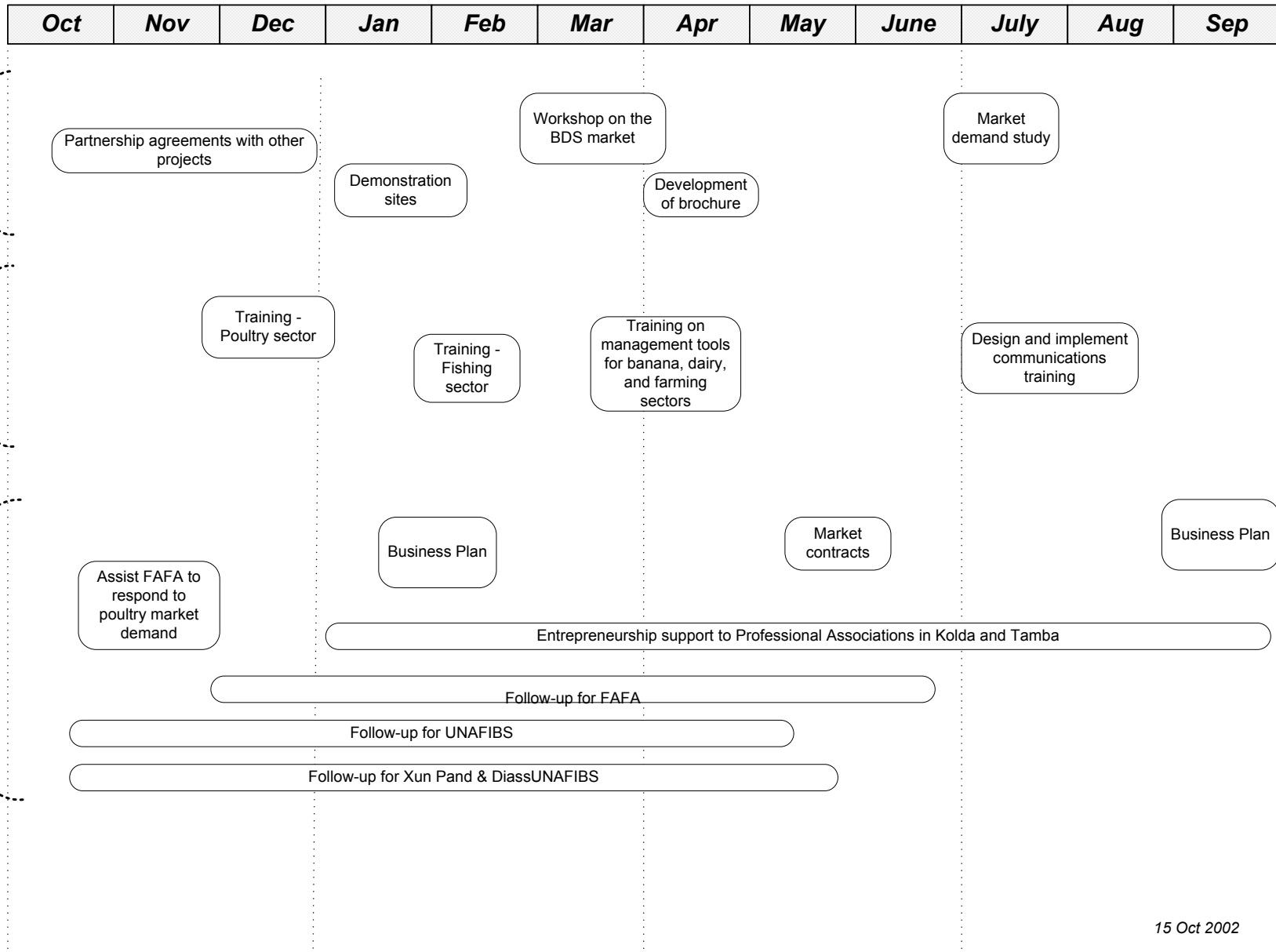
Fiscal 2003

Activities

1.1 Market information / sensitization

1.2 Training and technical assistance on the formulation and launching of Tender Bids

1.3 Support for professionalisation



15 Oct 2002

Business Development (Timeline #2a)

Strategic Challenge #2 : Promote the emergence and development of quality consulting services in decentralized regions with local actors making decisions

Fiscal 2003

Activities

Sub-sector support

(2.1) Banana

Producer Guide

Follow-up

Promotion of appropriate equipment

Actions to develop the market

Suite de l'étude commercialisation du test: Dîner-débat

Compost training

Compost training

Follow-up and demonstration site

Sensitization seminar day on the treatment of Sercosporiose

Exchange visits - intern

Production/diffusion of documents

Formulation of management tools for the 3 sub-sectors

Demonstration sites: TAMBA

Map of the dairy sector

Popularization of management tools

Follow-up and summary workshop

Dairy equipment study visit to S. Africa

Study tour to Morocco

Guide to good farming practices

Farming sector workdays

Put in place management tools

Sites de démonstration : KOLDA

Consultant: Transformation avicol

Follow-up and assistance to FAFA

Assistance to Ziguinchor producers

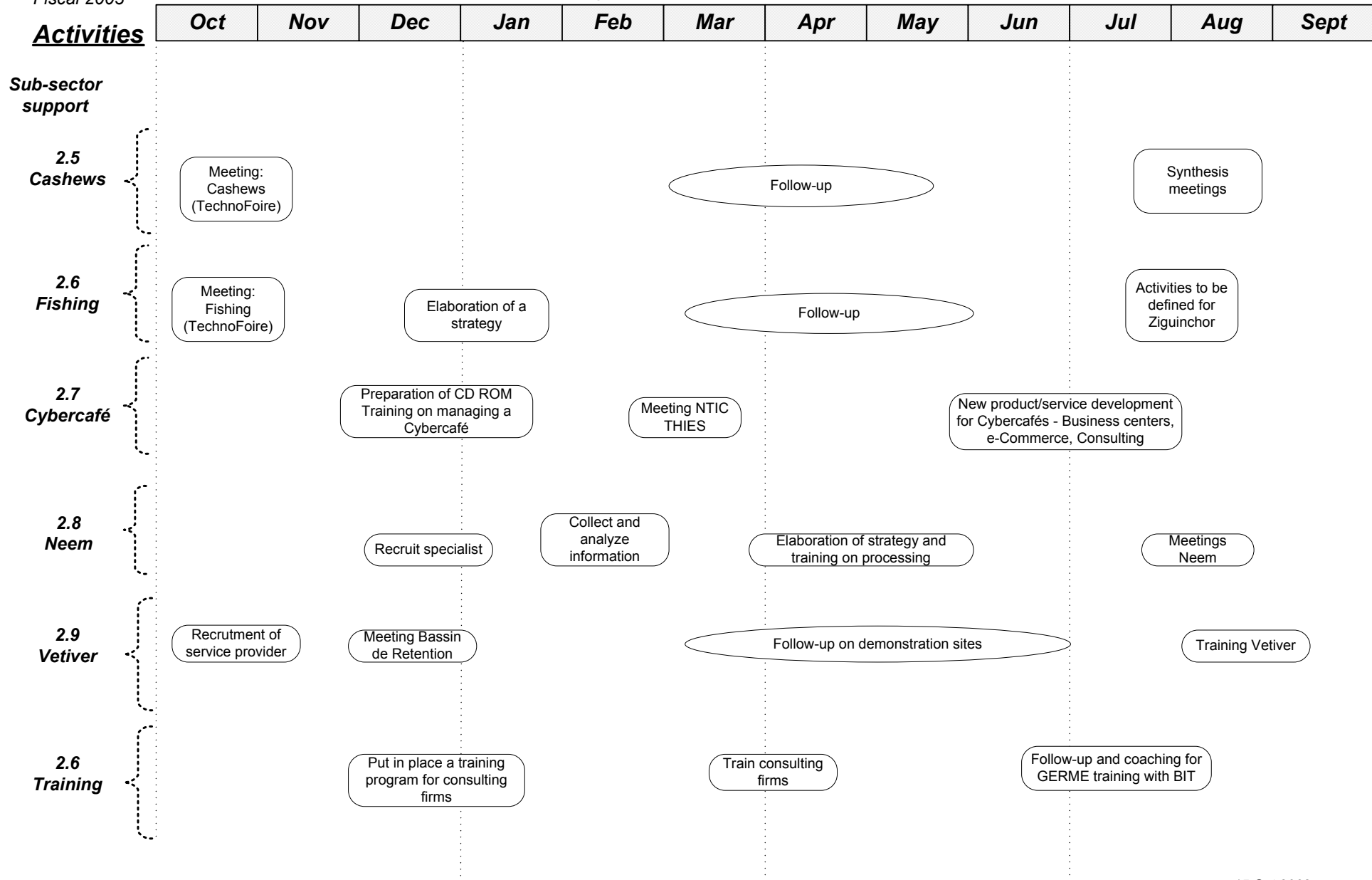
Follow-up

15 Oct 2002

Business Development (Timeline #2b)

Strategic Challenge #2 : Support the emergence and development of quality consulting services in decentralized regions through the lead of certain sub-sectors

Fiscal 2003

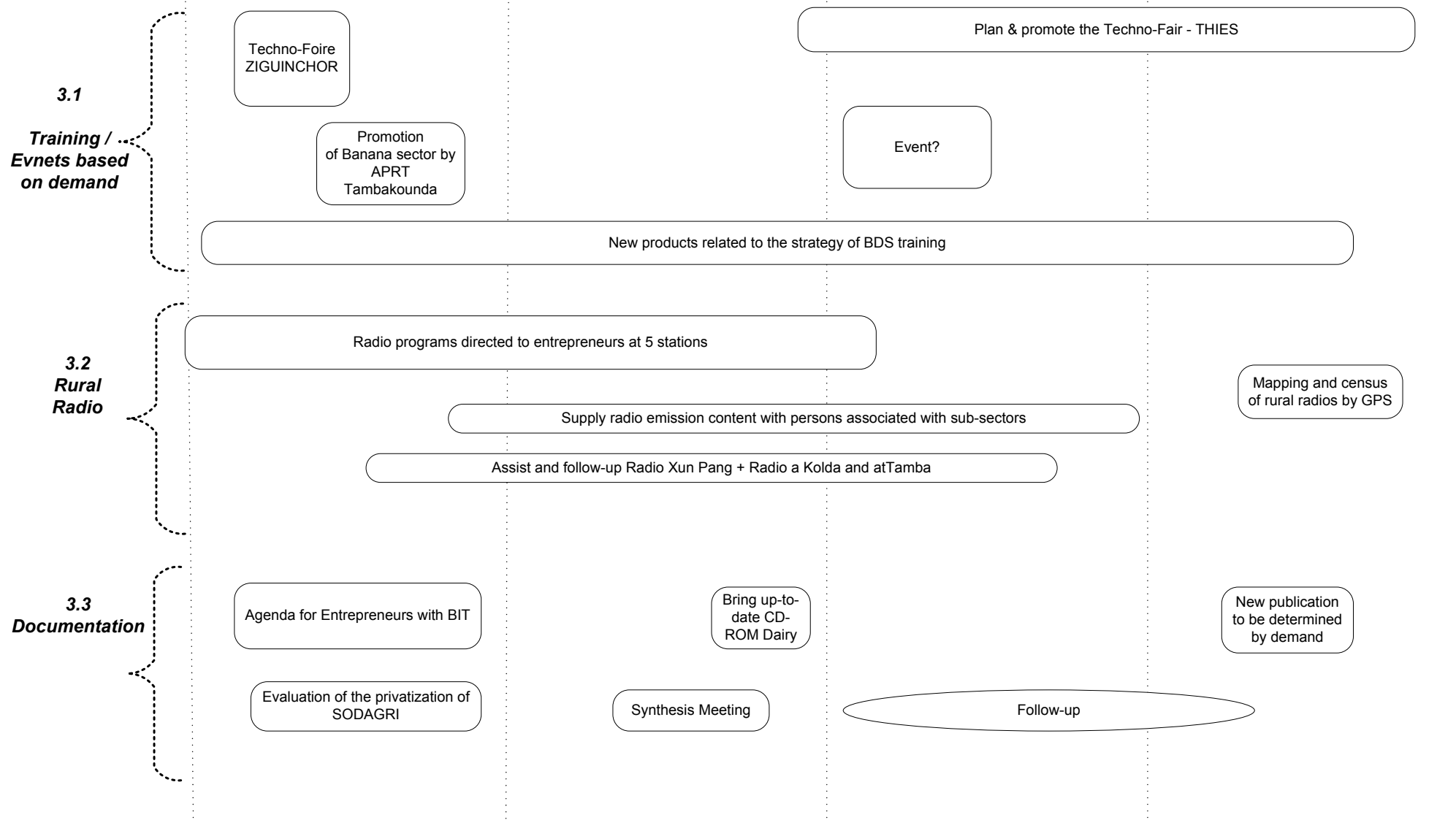


Business Development (Timeline #3)

Strategic Challenge #3 : Improve the competitiveness of SMEs and develop the market demand for consulting services through events, rural radio and distribution of documents

Fiscal 2003

Activities



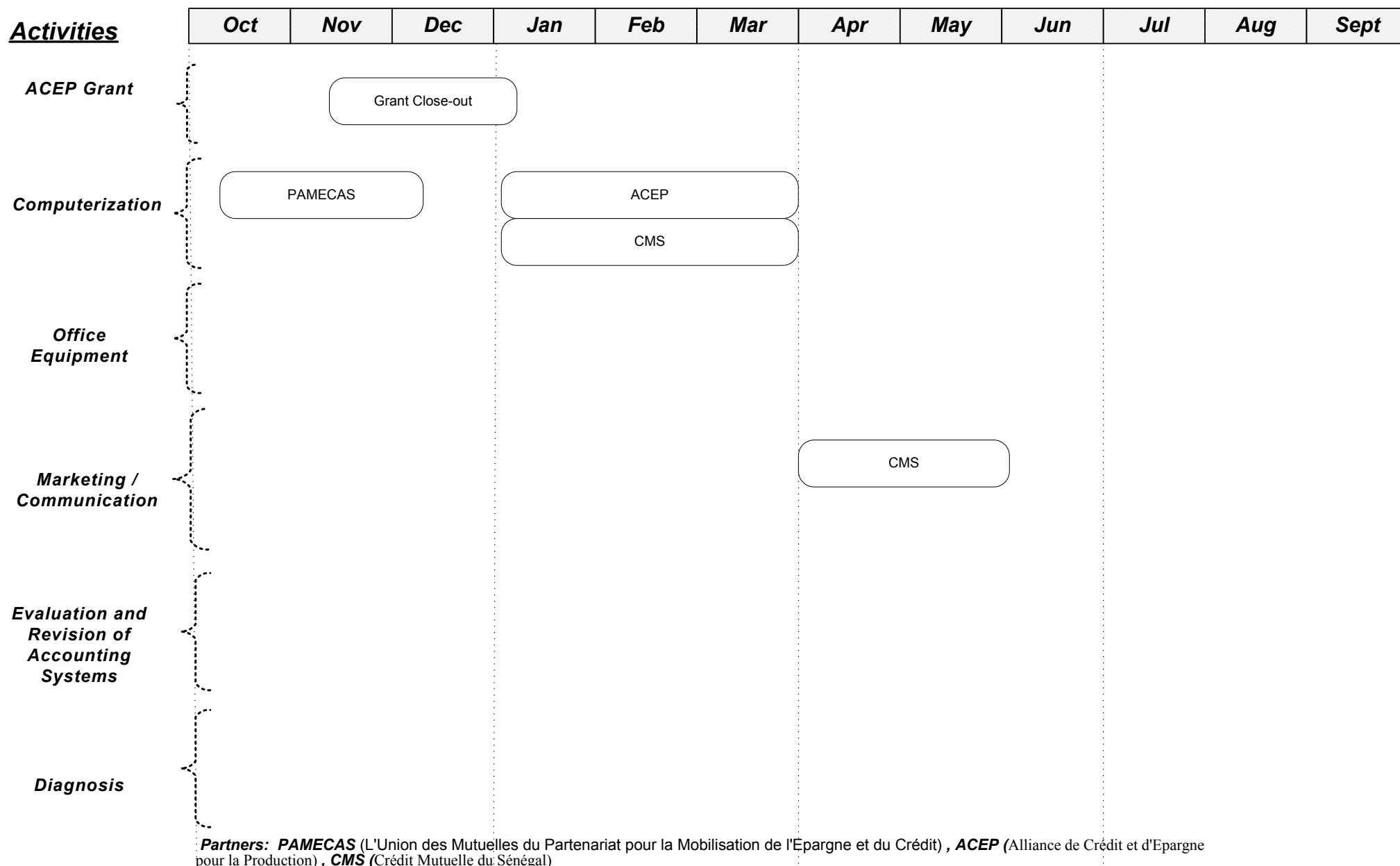
15 Oct 2002

Microfinance Segment #1 Timeline: Fully Formed Networks

Fiscal 2003

Strategic Challenge: Deepening of activities already initiated

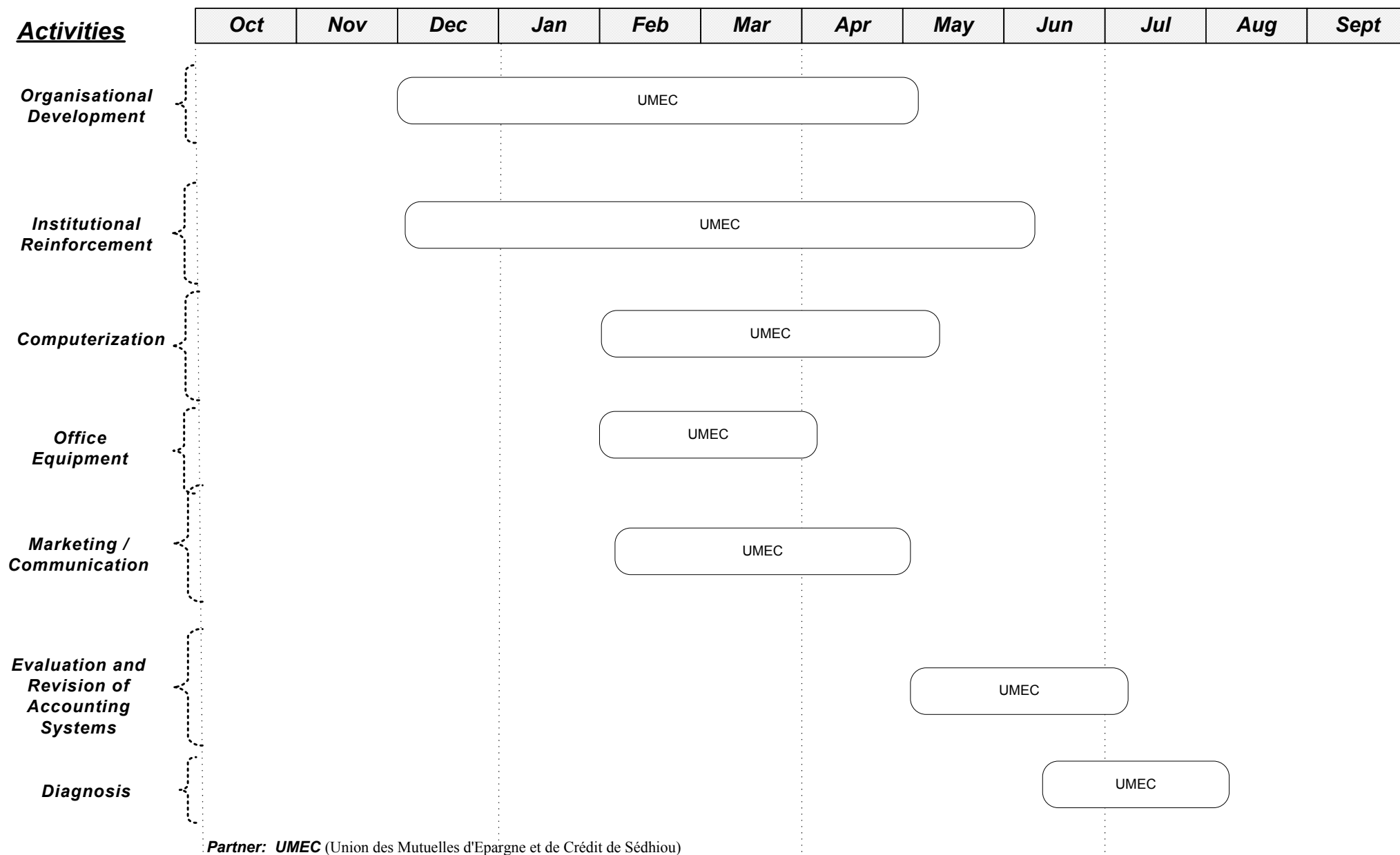
Activities



Microfinance Segment #2 Timeline: Network in Consolidation

Fiscal 2003

Strategic Challenge: Deepening of activities already initiated, in particular at the Network level

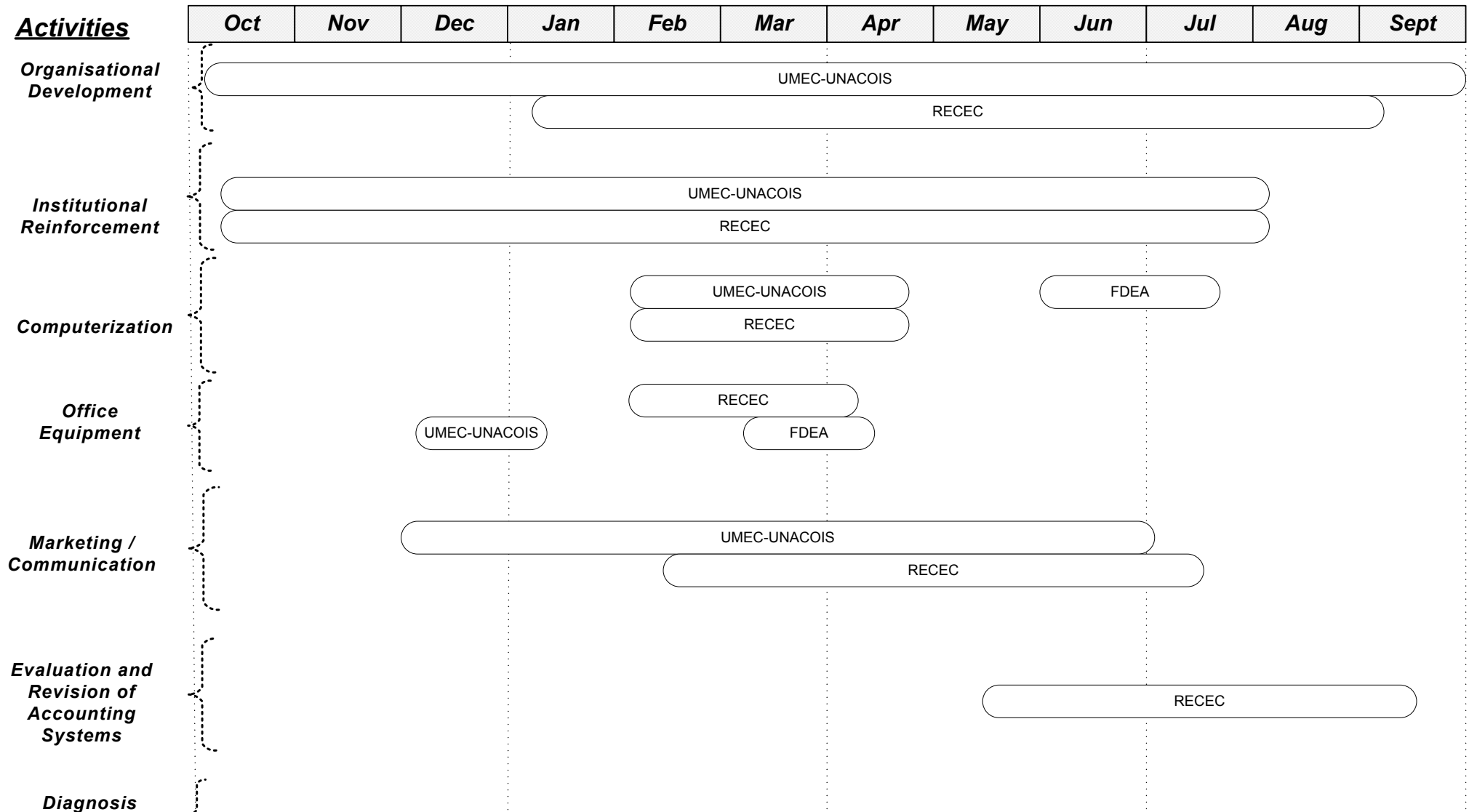


Microfinance Segment #3 Timeline : Network Forming

Fiscal 2003

Strategic Challenge: Deepening of activities already initiated, in particular at the Network level

Activities



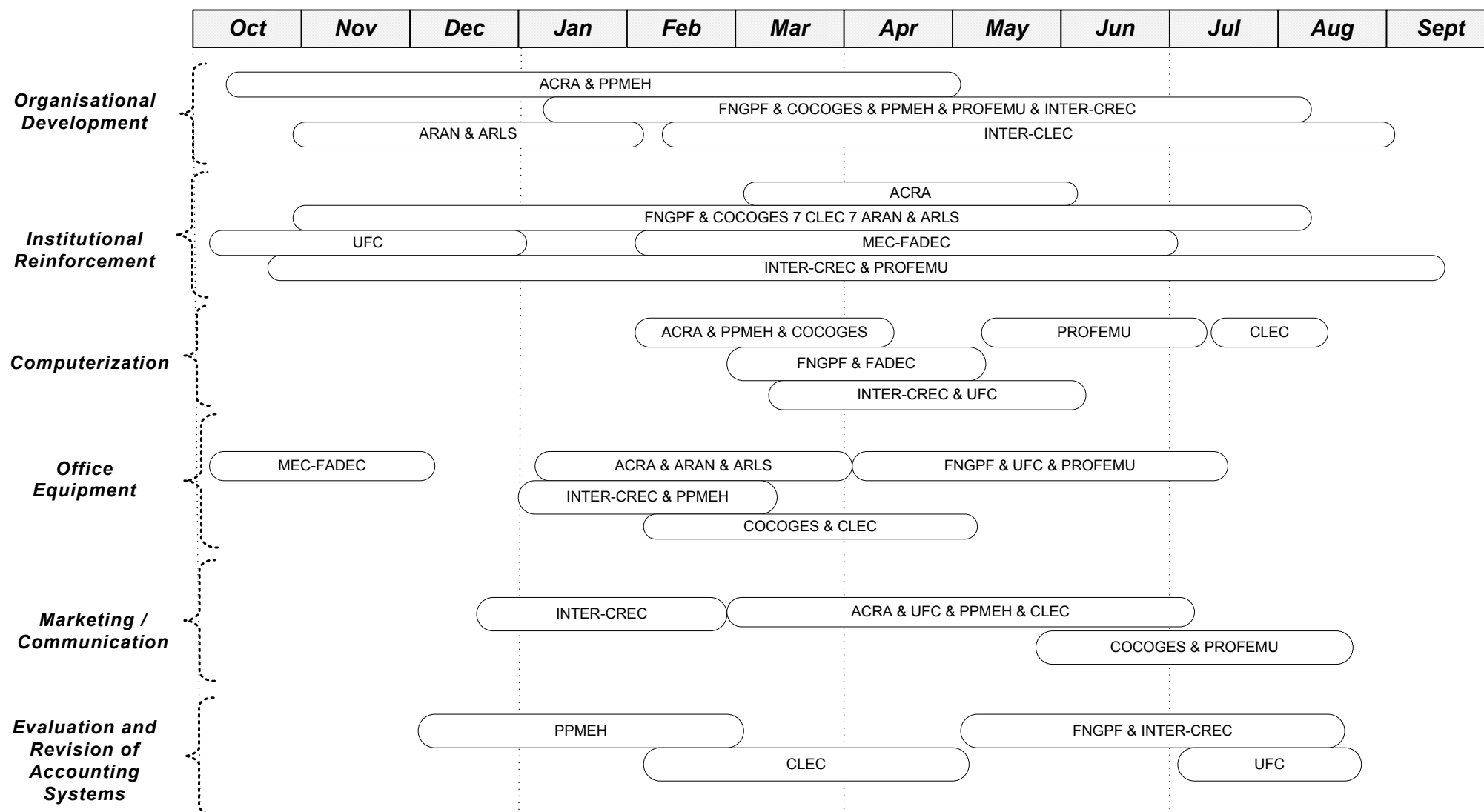
Partenaires: UMEC-UNACOIS (Union des Mutuelles d'Epargne et de Cr dit de UNACOIS), RECEC (R seau des Caisses d'Epargne et de Cr dit), FDEA (Femme Developpement Entreprise en Afrique)

15 Oct 2002

Microfinance Segment #4 Timeline: Emerging Network

Fiscal 2003

Strategic Challenge: Deepening of activities already initiated



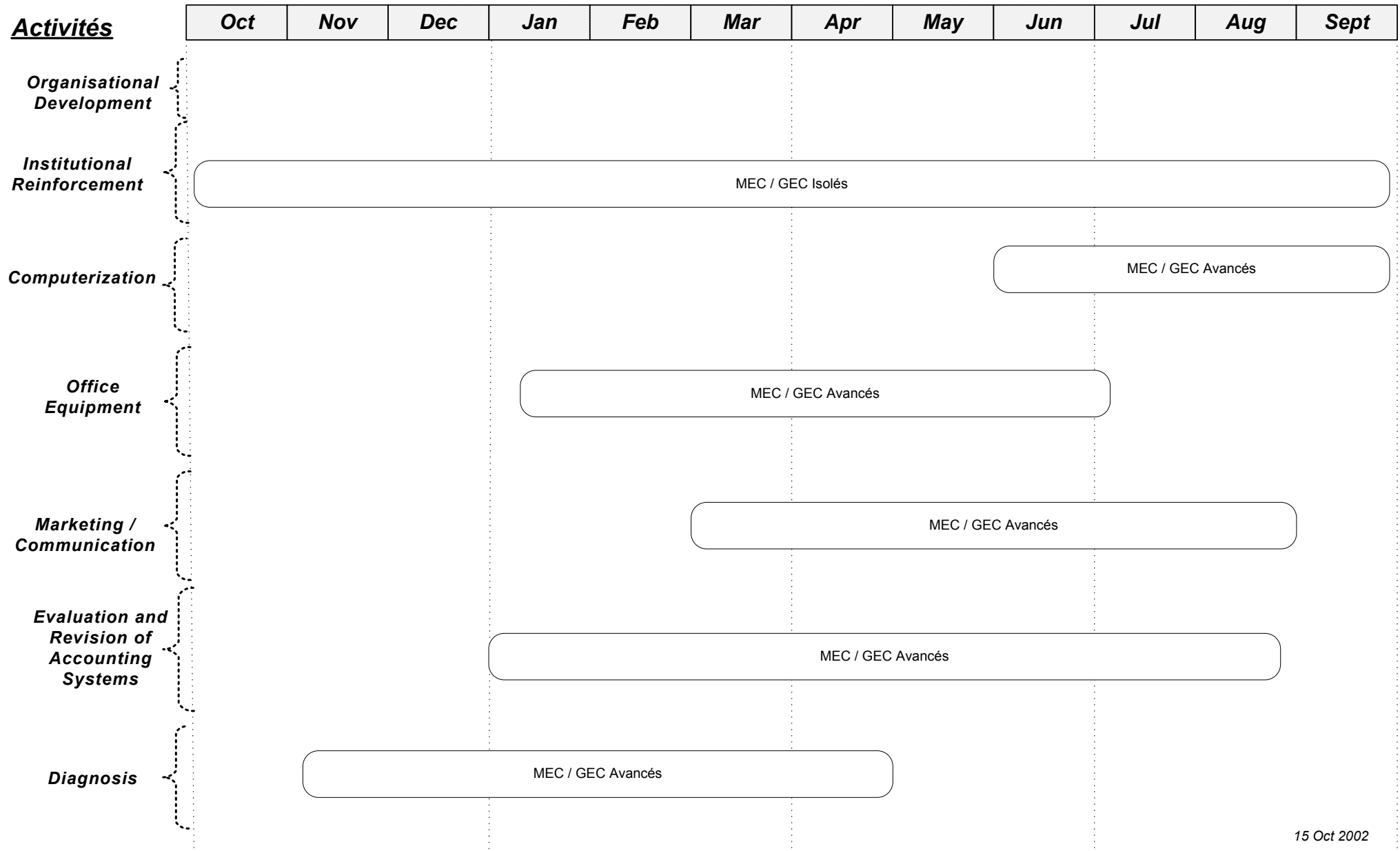
Partenaires: ACRA (Association de Coopératives rurales en Afrique et en Amérique (Latine), PPMEH (Projet de Promotion des Petites et Moyennes Entreprises d'Horticoles), FNGPF (Fédération Nationale des Groupements de Promotion Féminine), COCOGES (Collectifs des femmes Commerçantes du Groupement Economique Sénégalais), UFC (Union des Femmes Commerçantes), PROFEMU (Programme des Femmes en Milieu Urbain), CLEC (Caisses Locales d'Epargne et de Crédit), ARAN (Associations rurales des Agriculteurs de Notto), ARLS (Associations Rurales de Lutte contre le Sida), MEC FADEC (Mutuelle d'Epargne et de Crédit de la Fédération des associations Développement Communautaire), CREC (Caisses Rurales d'Epargne et de Crédit), INTER-CREC (Entre les Caisses Rurales d'Epargne et de Crédit)

15 Oct 2002

Microfinance Segment #5 Timeline: Individual MEC / GEC

Fiscal 2003

Strategic Challenge: Deepening of activities already initiated



15 Oct 2002

Monitoring, Evaluation, Analysis & Communication

Fiscal Year 2003

Activities

(1)
Monitoring
&
Evaluation

(2)
**Communication
& Reporting**

(3)
Miscellaneous

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
Tripartite Meetings (Dyna-assisted Partner / Service Provider / Dyna Staff)											
Outcome Evaluations:											
Vetiver Dissemination Study			Making Cents Training Study								
BDS Provider Study			GERME Training Study						CAPAF Training Study		
Appel d'Offres study											
MicroFinance Partner Outcome Evaluations (5-10)											
USAID Yrly report		USAID Qtly report		USAID Qtly report		USAID Qtly report		USAID Qtly report			
BDS & MF Perf. Indicators		BDS & MF Perf. Indicators		BDS & MF Perf. Indicators		BDS & MF Perf. Indicators		BDS & MF Perf. Indicators			
								MRR: BDS & MF			
TRAINET (recording throughout year, summary report due with annual report)											
Annual Work Plan		Self-Evaluation									
			Case Studies						Case Studies		
Assistance to SQL Server Database Development & Implementation											
Digital Films											
Information Technology Training of MF Partners											
Information Technology Training of Dyna Staff											

15 Oct 2002